



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [FIRST CITIZENS BANCSHARES, INC.](#)

City/State [RALEIGH, NC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [58,308,140](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST CITIZENS BANCSHARES, INC.](#)

[4300 SIX FORKS ROAD](#)

[RALEIGH, NC 27609](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	54,908,294			45,893,796			37,167,724			34,985,933			34,324,977		
Net income (\$000)	547,459			491,723			457,371			400,313			323,752		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.54	2.60	41	3.03	2.77	69	3.54	3.01	77	3.47	3.08	68	3.10	2.92	55
+ Non-interest income	1.16	1.04	61	1.17	1.21	56	1.43	1.32	65	1.52	1.31	65	1.83	1.35	71
- Overhead expense	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84	3.27	2.72	80
- Provision for credit losses	-0.07	-0.09	50	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35	0.07	0.16	28
+ Securities gains (losses)	0.06	0.01	95	0.13	0.02	96	0.02	0.01	83	0	0	73	0.01	0.01	69
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.28	1.66	19	1.35	1.04	72	1.60	1.56	52	1.45	1.57	38	1.60	1.43	66
Net operating income	1	1.26	22	1.07	0.81	74	1.23	1.19	50	1.14	1.24	35	0.94	0.89	50
Net income	1	1.26	22	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35	0.94	0.90	49
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.81	3.06	29	3.44	3.55	37	4.04	4.41	27	3.79	4.24	20	3.44	3.80	25
Interest expense	0.12	0.25	19	0.22	0.52	10	0.27	1.08	2	0.11	0.86	0	0.14	0.60	5
Net interest income (tax equivalent)	2.70	2.80	37	3.22	3.01	60	3.77	3.33	68	3.68	3.38	63	3.30	3.19	49
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.11	29	0.07	0.27	24	0.11	0.21	43	0.11	0.22	41	0.10	0.24	35
Earnings coverage of net loan and lease losses (X)	73.98	39.72	77	30.12	22.91	74	20.77	24.40	61	19.97	21.75	62	25.20	19.67	72
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.55	1.23	9	0.68	1.58	8	0.78	0.83	46	0.88	0.90	48	0.94	0.98	47
Allowance for loan and lease losses / Total loans and leases	0.55	1.20	9	0.68	1.55	8	0.78	0.81	48	0.87	0.89	49	0.94	0.96	48
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.49	54	0.74	0.71	58	0.58	0.57	53	0.52	0.61	43	0.61	0.72	45
30–89 days past due loans and leases / Total loans and leases	0.21	0.32	40	0.38	0.39	59	0.57	0.43	76	0.46	0.44	61	0.49	0.47	60
Liquidity and Funding															
Net noncore funding dependence	-17.94	-2.33	8	-8.70	3.20	13	-0.70	14.45	12	-2.99	16.62	6	-1.18	17.03	8
Net short-term noncore funding dependence	-19.71	-7.71	16	-11.23	-4.76	23	-2.39	3.38	25	-4.13	4.66	16	-4.17	4.83	19
Net loans and leases / Total assets	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66	67.85	62.73	54
Capitalization															
Tier 1 leverage ratio	7.59	8.98	16	7.86	9.13	12	8.81	9.76	26	9.77	9.71	52	9.47	9.53	53
Holding company equity capital / Total assets	8.12	10.71	13	8.47	11.16	13	9	12.43	9	9.85	12.22	16	9.66	11.94	16
Total equity capital (including minority interest) / Total assets	8.12	10.82	12	8.47	11.29	12	9	12.57	7	9.85	12.27	15	9.66	12.01	14
Common equity tier 1 capital / Total risk-weighted assets	11.50	12.42	37	10.61	12.38	25	10.86	12.17	28	12.67	12.12	69	12.88	12.19	71
Net loans and leases / Equity capital (X)	6.82	5.53	77	7.73	5.58	85	8.01	5.21	90	7.26	5.29	85	7.03	5.27	83
Cash dividends / Net income	6.76	28.27	12	6.25	42.30	12	3.88	33.12	9	4.31	27.31	13	4.64	31.29	16
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	16.72	10.50	77	25.44	16.68	77	12.47	9.26	73	2.55	7	32	4.66	8.28	47
Equity capital	12.01	7.46	80	17.93	6.99	86	2.79	10.49	21	4.65	7.89	48	10.68	10.18	72
Net loans and leases	-1.23	3.36	35	13.82	9.07	74	13.33	9.10	75	8.19	7.89	64	8.49	9.38	60
Noncore funding	-7.61	-14.79	63	-0.65	-12.18	65	55.07	6.59	90	-28.19	10.67	2	-25.12	5.59	15
Parent Company Ratios															
Short-term debt / Equity capital	1.43	0.57	81	0	0.77	38	1.12	1.02	80	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	7.33	10.95	50	10.14	13.56	55	2.69	13.04	34	0	13.37	15	0.45	12.69	33
Equity investment in subsidiaries / Equity capital	105.35	103.22	67	109.35	102.81	84	105.06	103.22	60	96.19	103.10	15	97.32	102.10	22
Cash from ops + noncash items + op expense / Op expense + dividends	264.93	154.48	86	381.45	147.24	95	422.97	190.27	91	736.41	174.91	97	253.90	148.20	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,277,491	1,308,803	1,184,270	1,035,974	923,602	-2.39	50.82
Income from lease financing receivables.....	17,322	23,917	33,036	37,077	32,035	-27.57	-41.12
Fully taxable income on loans and leases.....	1,294,734	1,332,488	1,216,986	1,072,616	954,877	-2.83	47.91
Tax-exempt income on loans and leases.....	79	232	320	435	760	-65.95	-92.90
Estimated tax benefit on income on loans and leases.....	2,374	1,865	3,560	3,494	4,493	27.32	-52.76
Income on loans and leases (tax equivalent).....	1,297,187	1,334,585	1,220,866	1,076,545	960,130	-2.80	47.16
Investment interest income (tax equivalent).....	145,193	144,999	159,544	150,781	121,207	0.13	49.75
Interest on balances due from depository institutions.....	11,004	7,038	27,172	21,973	26,844	56.35	-23.23
Interest income on other earning assets.....	2,425	0	0	24	2		121,150.00
Total interest income (tax equivalent).....	1,455,809	1,486,622	1,407,582	1,249,323	1,108,183	-2.07	46.64
Interest on time deposits of \$250K or more	3,872	8,360	9,752	1,281	1,637	-53.68	
Interest on time deposits < \$250K.....	12,710	28,641	35,469	8,491	5,852	-55.62	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	16,657	29,635	31,034	12,712	8,707	-43.79	108.32
Interest on other borrowings and trading liabilities.....	13,851	17,290	14,745	13,744	27,136	-19.89	-41.59
Interest on subordinated debt and mandatory convertible securities	13,586	11,931	1,642	629	462	13.87	1032.17
Total interest expense.....	60,676	95,857	92,642	36,857	43,794	-36.70	40.84
Net interest income (tax equivalent).....	1,395,133	1,390,765	1,314,940	1,212,466	1,064,389	0.31	46.90
Non-interest income.....	639,629	535,826	532,245	532,152	628,165	19.37	39.83
Adjusted operating income (tax equivalent)	2,034,762	1,926,591	1,847,185	1,744,618	1,692,554	5.61	44.60
Overhead expense.....	1,435,761	1,337,409	1,247,865	1,201,715	1,122,964	7.35	37.42
Provision for credit losses.....	-37,834	58,352	31,441	28,468	25,692		
Securities gains (losses)	33,119	60,253	7,115	351	4,293	-45.03	24.17
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	704,035	620,478	595,619	507,176	548,191	13.47	97.71
Applicable income taxes	154,202	126,159	134,677	103,297	219,946	22.23	22.79
Tax equivalent adjustments	2,374	2,596	3,571	3,566	4,493	-8.55	-52.84
Applicable income taxes (tax equivalent).....	156,576	128,755	138,248	106,863	224,439	21.61	19.87
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	547,459	491,723	457,371	400,313	323,752	11.33	142.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	547,459	491,723	457,371	400,313	323,752	11.33	142.79
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	547,459	491,723	457,371	400,313	323,752	11.33	142.79
Investment securities income (tax equivalent).....	145,193	144,999	159,544	150,781	121,207	0.13	49.75
US Treasury and agency securities (excluding mortgage-backed securities)	8,721	11,278	35,491	30,226	18,291	-22.67	-40.75
Mortgage-backed securities	103,533	108,605	114,819	113,699	98,341	-4.67	30.50
All other securities	32,939	25,116	9,234	6,856	4,575	31.15	1034.64
Cash dividends declared.....	36,999	30,750	17,725	17,243	15,013	20.32	156.72
Common	18,455	16,688	17,725	17,243	15,013	10.59	28.05
Preferred.....	18,544	14,062	0	0	0	31.87	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.65	2.85	32	3.24	3.27	48	3.79	4	32	3.57	3.87	26	3.23	3.47	29
Less: Interest expense	0.11	0.23	19	0.21	0.48	12	0.25	0.98	3	0.11	0.79	0	0.13	0.55	5
Equals: Net interest income (tax equivalent)	2.54	2.60	41	3.03	2.77	69	3.54	3.01	77	3.47	3.08	68	3.10	2.92	55
Plus: Non-interest income	1.16	1.04	61	1.17	1.21	56	1.43	1.32	65	1.52	1.31	65	1.83	1.35	71
Equals: adjusted operating income (tax equivalent)	3.71	3.70	55	4.20	4.04	63	4.97	4.41	79	4.99	4.46	81	4.93	4.33	79
Less: Overhead expense	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84	3.27	2.72	80
Less: Provision for credit losses	-0.07	-0.09	50	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35	0.07	0.16	28
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.06	0.01	95	0.13	0.02	96	0.02	0.01	83	0	0	74	0.01	0.01	70
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.28	1.66	19	1.35	1.04	72	1.60	1.56	52	1.45	1.57	38	1.60	1.43	66
Less: Applicable income taxes (tax equivalent)	0.29	0.38	20	0.28	0.23	63	0.37	0.36	50	0.31	0.33	42	0.65	0.55	66
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1	1.26	22	1.07	0.81	74	1.23	1.19	50	1.14	1.24	35	0.94	0.89	50
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1	1.26	22	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35	0.94	0.90	49
Memo: Net income (last four quarters)	1	1.26	22	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35	0.94	0.91	49
Net income—BHC and noncontrolling (minority) interest	1	1.27	20	1.07	0.83	73	1.23	1.20	50	1.14	1.25	35	0.94	0.91	48
Margin Analysis															
Average earning assets / Average assets	94.25	93.08	65	94.18	92.32	72	93.82	91.05	79	94.19	91.48	78	93.91	91.61	75
Average interest-bearing funds / Average assets	53.76	61.99	17	54.49	64.06	12	55.76	65.57	14	54.88	65.56	13	57.18	65.75	15
Interest income (tax equivalent) / Average earning assets	2.81	3.06	29	3.44	3.55	37	4.04	4.41	27	3.79	4.24	20	3.44	3.80	25
Interest expense / Average earning assets	0.12	0.25	19	0.22	0.52	10	0.27	1.08	2	0.11	0.86	0	0.14	0.60	5
Net interest income (tax equivalent) / Average earning assets	2.70	2.80	37	3.22	3.01	60	3.77	3.33	68	3.68	3.38	63	3.30	3.19	49
Yield or Cost															
Total loans and leases (tax equivalent)	3.95	4.01	45	4.22	4.27	50	4.58	5.09	20	4.40	4.95	17	4.23	4.52	34
Interest-bearing bank balances	0.14	0.14	58	0.28	0.27	58	2.27	2.04	65	1.74	1.64	60	1.19	1.05	71
Federal funds sold and reverse repos		0.25		0	0.68	7		2.44			2.17		0.69	1.41	16
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	2.81	3.04	30	3.43	3.51	40	4.03	4.36	29	3.78	4.20	23	3.42	3.73	28
Investment securities (tax equivalent)	1.38	1.77	21	1.62	2.25	10	2.31	2.76	14	2.10	2.68	5	1.72	2.47	5
US Treasury and agency securities (excluding mortgage-backed securities)	1.17	1.14	50	1.41	1.75	33	3.45	2.32	89	2.03	2.05	54	1.10	1.62	17
Mortgage-backed securities	1.06	1.57	7	1.36	2.05	3	2.04	2.61	3	2.11	2.50	5	1.89	2.23	16
All other securities	5.57	2.81	92	5.56	3.24	93	4.82	4.06	79	6.13	4.20	88	3.26	3.66	41
Interest-bearing deposits	0.12	0.21	29	0.29	0.53	19	0.39	1.10	7	0.12	0.81	1	0.09	0.49	2
Time deposits of \$250K or more	0.64	0.66	50	1.12	1.42	24	1.42	1.96	14	0.30	1.44	5			
Time deposits < \$250K	0.62	0.62	55	1.10	1.36	23	1.35	1.82	20	0.42	1.29	7			
Other domestic deposits	0.07	0.15	22	0.15	0.36	13	0.19	0.93	1	0.08	0.67	0			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.20	0.17	75	0.25	0.62	19	0.38	1.86	13	0.32	1.51	12	0.38	0.94	28
Other borrowed funds and trading liabilities	1.29	1.27	51	1.46	1.50	50	2.73	2.38	68	2.81	2.28	83	2.56	1.77	84
All interest-bearing funds	0.21	0.37	22	0.38	0.74	12	0.45	1.49	3	0.19	1.19	0	0.22	0.82	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
Non-interest Income and Expenses												
Total non-interest income		639,629		535,826		532,245		532,152		628,165		
Fiduciary activities income		62,188		51,379		49,074		47,869		40,297		
Service charges on deposit accounts - domestic		94,756		87,662		105,191		105,486		101,201		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		70,922		54,636		53,112		53,118		45,420		
Insurance activities revenue.....		17,401		16,512		14,429		14,046		13,467		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		4,541		-2,225		3,538		4,217		3,169		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		34,605		25,633		11,492		8,893		11,163		
Other non-interest income.....		355,216		302,229		295,409		298,523		413,448		
Total overhead expenses		1,435,761		1,337,409		1,247,865		1,201,715		1,122,964		
Personnel expense.....		758,853		722,264		671,613		645,894		594,946		
Net occupancy expense.....		163,452		167,742		160,750		153,882		202,304		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		11,860		15,391		16,881		17,165		17,194		
Other operating expenses.....		501,596		432,012		398,621		384,774		308,520		
Fee income on mutual funds and annuities.....		38,355		33,328		32,750		32,654		24,991		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		6,707		6,600		6,999		6,522		6,611		
Average personnel expense per employee.....		113.14		109.43		95.96		99.03		89.99		
Average assets per employee.....		8,186.71		6,953.61		5,310.43		5,364.30		5,192.10		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	6	2.17	87	6.22	2.02	87	6.15	2.72	81	6.14	3.08	78
Overhead expenses / Net Interest Income + non-interest income	70.64	59.28	90	69.51	62.28	79	67.69	61.29	76	69.02	60.88	81
Percent of Average Assets												
Total overhead expense	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84
Personnel expense.....	1.38	1.21	71	1.57	1.30	78	1.81	1.41	83	1.85	1.44	84
Net occupancy expense.....	0.30	0.23	77	0.37	0.26	86	0.43	0.28	92	0.44	0.28	93
Other operating expenses.....	0.94	0.72	83	0.97	0.94	69	1.12	0.97	73	1.15	0.97	78
Overhead less non-interest income	1.45	1.10	81	1.75	1.25	81	1.93	1.32	86	1.91	1.38	85
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	70.56	58.83	90	69.42	61.82	80	67.55	60.64	76	68.88	60.37	81
Personnel expense.....	37.29	32.93	70	37.49	32.36	81	36.36	32.39	73	37.02	32.51	74
Net occupancy expense.....	8.03	6.23	79	8.71	6.58	81	8.70	6.52	85	8.82	6.48	87
Other operating expenses.....	25.23	19.18	88	23.22	22.28	70	22.49	21.20	69	23.04	20.90	70
Total non-interest income	31.44	27.67	63	27.81	28.83	55	28.81	29.23	60	30.50	28.50	64
Fiduciary activities income	3.06	2.20	67	2.67	2.09	65	2.66	1.97	67	2.74	2.14	66
Service charges on domestic deposit accounts	4.66	3.27	74	4.55	3.27	73	5.69	3.88	72	6.05	4.15	73
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	3.49	2.58	75	2.84	2.46	71	2.88	3.54	68	3.04	3.42	72
Insurance activities revenue.....	0.86	0.36	81	0.86	0.41	79	0.78	0.47	77	0.81	0.47	79
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.22	0.60	49	-0.12	0.01	22	0.19	0.28	58	0.24	0.65	45
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.70	3.30	41	1.33	3.92	41	0.62	1.86	30	0.51	1.61	36
Other non-interest income.....	17.46	9.27	86	15.69	9.65	82	15.99	10.04	81	17.11	9.86	84
Overhead less non-interest income	39.13	30.52	75	41.61	31.93	75	38.74	31.06	71	38.38	31.46	69
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.90	21.18	57	20.33	18.63	57	22.61	20.56	66	20.37	19.04	56
Applicable income tax + TE / Pretax net operating income + TE	22.24	22.67	41	20.75	21.18	39	23.21	23.23	52	21.07	21.56	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	24,383,140	23,683,019	22,445,262	19,612,581	18,149,200	2,96	46.74
Commercial and industrial loans	4,960,965	6,164,892	3,461,899	2,867,481	2,303,050	-19.53	128.79
Loans to individuals	1,879,398	1,808,774	1,781,140	1,715,364	1,563,363	3.90	29.80
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	
Agricultural loans	206,541	237,938	208,915	185,564	146,254	-13.20	79.15
Other loans and leases	1,040,219	1,022,189	1,052,149	1,187,791	1,486,137	1.76	-28.94
Less: Unearned income	0	0	0	0	0	0	
Loans and leases, net of unearned income	32,470,263	32,916,812	28,949,365	25,568,781	23,648,004	-1.36	48.86
Less: Allowance for loan and lease losses	178,493	224,314	225,141	223,712	221,893	-20.43	-18.42
Net loans and leases	32,291,770	32,692,498	28,724,224	25,345,069	23,426,111	-1.23	49.54
Debt securities that reprice or mature in over 1 year	12,229,088	8,537,338	5,898,188	5,292,351	6,263,652	43.24	101.74
Mutual funds and equity securities	97,528	91,680	82,333	92,599	105,208	6.38	16.79
Subtotal	44,618,386	41,321,516	34,704,745	30,730,019	29,794,971	7.98	60.85
Interest-bearing bank balances	9,116,668	4,349,592	1,138,840	797,406	1,387,927	109.60	386.85
Federal funds sold and reverse repos	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year	781,784	1,291,631	1,161,486	1,449,412	811,396	-39.47	-9.24
Trading assets	0	0	0	0	0	0	
Total earning assets	54,516,838	46,962,739	37,005,071	32,976,837	31,994,294	16.09	78.90
Non-interest-bearing cash and due from depository institutions	337,814	362,048	376,719	327,440	336,150	-6.69	-37.41
Premises, fixed assets, and leases	1,220,434	1,182,283	1,164,052	1,126,345	1,138,431	3.23	7.71
Other real estate owned	39,328	50,890	46,591	48,030	51,097	-22.72	-35.77
Investment in unconsolidated subsidiaries	3,976	3,976	3,976	3,667	3,604	0.00	5.77
Intangible and other assets	2,189,750	1,395,744	1,228,087	926,310	1,003,936	56.89	180.63
Total assets	58,308,140	49,957,680	39,824,496	35,408,629	34,527,512	16.72	76.74
Quarterly average assets	58,096,551	49,448,146	38,318,696	35,715,125	34,899,259	17.49	74.78
Average loans and leases (YTD)	32,862,082	31,598,361	26,649,692	24,478,518	22,721,049	4.00	57.27
Memoranda							
Loans held-for-sale	98,741	124,837	67,869	45,505	51,179	-20.90	32.71
Loans not held-for-sale	32,371,522	32,791,975	28,881,496	25,523,276	23,596,825	-1.28	48.92
Real estate loans secured by 1–4 family	7,725,394	7,955,833	7,970,076	7,160,258	6,639,716	-2.90	31.56
Commercial real estate loans	16,412,178	15,486,328	14,265,213	12,274,468	11,349,720	5.98	54.82
Construction and land development	1,517,899	1,347,068	1,391,636	1,024,853	931,802	12.68	68.41
Multifamily	293,403	315,939	348,071	262,524	330,793	-7.13	33.18
Nonfarm nonresidential	14,600,876	13,823,321	12,525,506	10,987,091	10,087,125	5.62	54.03
Real estate loans secured by farmland	245,568	240,858	209,973	177,855	159,764	1.96	70.98
Total investment securities	13,108,400	9,920,649	7,142,007	6,834,362	7,180,256	32.13	87.08
U.S. Treasury securities	2,004,970	499,933	409,999	1,247,710	1,657,864	301.05	21.49
US agency securities (excluding mortgage-backed securities)	221,987	279,083	269,899	32,207	8,670	-20.46	314.53
Municipal securities	0	0	118,227	0	0	0	
Mortgage-backed securities	10,175,380	8,446,674	6,059,983	5,318,620	5,340,833	20.47	97.11
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	608,535	603,279	201,566	143,226	67,681	0.87	968.90
Mutual funds and equity securities	97,528	91,680	82,333	92,599	105,208	6.38	16.79
Available-for-sale securities	9,203,427	7,014,243	7,059,674	4,557,110	7,180,180	31.21	31.35
U.S. Treasury securities	2,004,970	499,933	409,999	1,247,710	1,657,864	301.05	21.49
US agency securities (excluding mortgage-backed securities)	221,987	279,083	269,899	32,207	8,670	-20.46	314.53
Municipal securities	0	0	118,227	0	0	0	
Mortgage-backed securities	6,367,935	5,631,948	6,059,983	3,133,967	5,340,757	13.07	23.36
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	608,535	603,279	201,566	143,226	67,681	0.87	968.90
Mutual funds and equity securities	0	0	0	0	105,208	-100.00	
Held-to-maturity securities appreciation (depreciation)	-49,803	21,517		16,850	5		
Available-for-sale securities appreciation (depreciation)	-11,792	102,278	7,522	-50,007	-48,834		
Structured notes, fair value	0	31,100	4,750	4,650	0	-100.00	
Pledged securities	5,742,926	4,544,331	3,842,619	4,022,221	4,593,197	26.38	26.26

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	21,404,808	18,014,029	12,926,796	11,882,670	11,237,375	18.82	111.29
NOW, ATS and transaction accounts	4,390,240	4,043,074	4,463,950	4,116,159	3,827,535	8.59	17.38
Time deposits less brokered deposits < \$250K	1,900,409	2,232,028	2,945,556	2,182,887	1,985,160	-14.86	
MMDA and other savings accounts	23,129,006	18,484,657	13,202,135	11,916,179	11,801,551	25.13	101.61
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	50,824,463	42,773,788	33,538,437	30,097,895	28,851,621	18.82	88.27
Time deposits of \$250K or more	579,521	652,912	820,218	539,316	405,975	-11.24	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	589,101	641,487	442,956	543,936	588,807	-8.17	-5.55
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	82,734	10,000	357,273	38,370	90,000	727.34	713.99
Other borrowings w/remaining maturity over 1 year	634,080	733,645	363,230	169,107	753,099	-13.57	-4.80
Brokered deposits < \$250K	2,110	4,909	72,581	35,249	8,679	-57.02	
Noncore funding	1,887,546	2,042,953	2,056,258	1,325,978	1,846,560	-7.61	-23.46
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	477,564	504,518	163,412	140,741	132,141	-5.34	249.90
Other liabilities	381,326	407,153	480,205	355,061	363,126	-6.34	0.18
Total liabilities	53,570,899	45,728,412	36,238,312	31,919,675	31,193,448	17.15	78.70
Equity Capital							
Perpetual preferred stock (including surplus)	339,937	339,937	0	0	0	0.00	
Common stock	9,816	9,816	10,629	11,628	12,010	0.00	-18.27
Common surplus	0	0	44,081	493,962	658,918		-100.00
Retained earnings	4,377,712	3,867,252	3,658,197	3,218,551	2,785,430	13.20	76.76
Accumulated other comprehensive income	9,776	12,263	-126,723	-235,187	-122,294	-20.28	
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	4,737,241	4,229,268	3,586,184	3,488,954	3,334,064	12.01	57.26
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	4,737,241	4,229,268	3,586,184	3,488,954	3,334,064	12.01	57.26
Total liabilities and capital	58,308,140	49,957,680	39,824,496	35,408,629	34,527,512	16.72	76.74
Memoranda							
Non-interest-bearing deposits	21,404,808	18,014,029	12,926,796	11,882,670	11,237,375	18.82	111.29
Interest-bearing deposits	30,001,286	25,417,580	21,504,440	18,789,790	18,028,900	18.03	66.39
Total deposits	51,406,094	43,431,609	34,431,236	30,672,460	29,266,275	18.36	82.54
Long-term debt that reprices within 1 year	67,825	82,125	96,425	0	0	-17.41	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,229,268	3,586,184	3,488,954	3,334,064	3,012,427		
Accounting restatements	0	36,943	0	0	0	0	
Net income	547,459	491,723	457,371	400,313	323,752		
Net sale of new perpetual preferred stock	0	339,937	0	0	0	0	
Net sale of new common stock	0	-333,755	-450,880	-165,338	0		
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	36,999	30,750	17,725	17,243	15,013		
Change in other comprehensive income	-2,487	138,986	108,464	-62,842	12,898		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	0	0	0	
Holding company equity capital, ending balance	4,737,241	4,229,268	3,586,184	3,488,954	3,334,064		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.82	36.25	61	47.41	36.22	74	56.36	37.78	83	55.39	37.19	82	52.56	35.54	79
Commercial and industrial loans	8.51	10.76	42	12.34	13.52	44	8.69	12.02	34	8.10	12.85	27	6.67	12.62	26
Loans to individuals	3.22	3.36	64	3.62	3.40	63	4.47	4.20	63	4.84	4.31	63	4.53	4.47	59
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0.35	0.18	78	0.48	0.19	81	0.52	0.24	80	0.52	0.30	79	0.42	0.21	80
Other loans and leases.....	1.78	4.47	28	2.05	4.63	27	2.64	5.01	36	3.35	5	42	4.30	5.10	47
Net loans and leases.....	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66	67.85	62.73	54
Debt securities over 1 year.....	20.97	19.46	59	17.09	15.55	59	14.81	14.60	53	14.95	14.63	54	18.14	14.83	66
Mutual funds and equity securities	0.17	0.06	85	0.18	0.05	86	0.21	0.06	88	0.26	0.06	93	0.30	0.06	92
Subtotal	76.52	79.22	32	82.71	78.16	63	87.14	79.65	73	86.79	79.97	70	86.29	79.31	69
Interest-bearing bank balances	15.64	8.50	83	8.71	7.51	62	2.86	3.06	57	2.25	3.04	51	4.02	3.46	65
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	1.34	1.56	59	2.59	1.68	77	2.92	1.91	75	4.09	1.96	80	2.35	1.86	71
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	93.50	91.77	71	94	91.05	86	92.92	89.53	82	93.13	89.74	83	92.66	89.84	77
Non-interest cash and due from depository institutions.....	0.58	0.82	27	0.72	1.07	24	0.95	1.14	34	0.92	1.21	31	0.97	1.22	31
Other real estate owned.....	0.07	0.01	93	0.10	0.02	92	0.12	0.03	92	0.14	0.04	91	0.15	0.05	91
All other assets.....	5.92	7.35	30	5.27	7.82	20	6.13	9.27	17	5.94	8.98	21	6.36	8.86	23
Memoranda															
Short-term investments	16.98	11.47	76	11.29	11.17	58	5.78	7.63	54	6.35	7.80	63	6.37	8.69	57
U.S. Treasury securities.....	3.44	1.47	80	1	0.84	75	1.03	1.03	64	3.52	1.04	85	4.80	1.02	89
US agency securities (excluding mortgage-backed securities)	0.38	0.82	52	0.56	0.63	62	0.68	0.54	65	0.09	0.69	34	0.03	0.75	30
Municipal securities	0	1.73	6	0	1.69	8	0.30	1.34	34	0	1.62	7	0	1.60	5
Mortgage-backed securities	17.45	14.14	67	16.91	11.75	75	15.22	11.44	73	15.02	11.13	73	15.47	11.06	73
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	1.04	0.53	76	1.21	0.42	82	0.51	0.39	70	0.40	0.41	68	0.20	0.38	61
Loans held-for-sale.....	0.17	0.55	49	0.25	0.52	41	0.17	0.39	45	0.13	0.30	45	0.15	0.33	44
Loans held for investment	55.52	58.06	38	65.64	61.72	55	72.52	63.50	74	72.08	63.93	66	68.34	62.63	55
Real estate loans secured by 1–4 family	13.25	11.46	62	15.93	11.91	66	20.01	13.29	75	20.22	13.46	78	19.23	13.44	72
Revolving	3.12	1.42	85	4.18	1.66	93	5.98	2.07	95	7.32	2.27	95	8.01	2.40	96
Closed-end, secured by first liens	9.91	9.67	58	11.42	9.81	60	13.45	10.69	69	12.16	10.57	58	10.43	10.35	49
Closed-end, secured by junior liens	0.22	0.17	76	0.33	0.22	78	0.58	0.28	84	0.74	0.31	89	0.79	0.34	88
Commercial real estate loans	28.15	22.69	64	31	22.22	68	35.82	22.23	80	34.67	21.58	77	32.87	19.88	78
Construction and land development.....	2.60	3.34	45	2.70	3.40	46	3.49	3.44	57	2.89	3.51	48	2.70	3.25	50
Multifamily.....	0.50	3.57	14	0.63	3.12	17	0.87	3.01	23	0.74	2.72	21	0.96	2.54	33
Nonfarm nonresidential	25.04	14.57	84	27.67	14.72	89	31.45	14.69	95	31.03	14.44	94	29.21	13.30	95
Real estate loans secured by farmland.....	0.42	0.30	69	0.48	0.33	72	0.53	0.36	73	0.50	0.41	71	0.46	0.32	73

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	75.09	61.05	69	71.95	57.15	76	77.53	57.46	80	76.71	56.49	78	76.75	54.84	81
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	75.09	61.05	69	71.95	57.15	76	77.53	57.46	80	76.71	56.49	78	76.75	54.84	81
Real estate loans secured by 1–4 family.....	23.79	19.86	64	24.17	19.43	64	27.53	20.75	71	28	21.10	74	28.08	21.45	74
Revolving	5.60	2.43	90	6.34	2.64	93	8.23	3.15	95	10.14	3.50	95	11.69	3.77	97
Closed-end.....	18.19	17.24	59	17.83	16.59	57	19.31	17.39	62	17.86	17.39	54	16.38	17.41	45
Commercial real estate loans	50.55	37.86	69	47.05	34.63	72	49.28	33.52	78	48.01	32.14	77	47.99	29.99	81
Construction and land development.....	4.67	5.65	48	4.09	5.26	46	4.81	5.09	55	4.01	5.20	47	3.94	4.90	51
1–4 family.....	0.86	1.18	57	0.77	0.93	53	0.90	0.94	60	0.64	1.02	50	0.62	0.89	52
Other.....	3.81	4.40	47	3.33	4.19	45	3.91	4.02	55	3.37	4.05	47	3.32	3.90	50
Multifamily.....	0.90	5.78	9	0.96	4.96	13	1.20	4.69	16	1.03	4.10	17	1.40	3.84	27
Nonfarm nonresidential	44.97	24.56	93	41.99	22.93	94	43.27	22.15	95	42.97	21.40	94	42.66	20.03	97
Owner-occupied.....	32.84	8.29	99	30.34	7.68	99	31.47	7.72	99	32.34	8.03	99	32.93	7.58	99
Other.....	12.13	15.94	35	11.66	14.95	34	11.80	14.34	41	10.63	13.38	42	9.73	12.45	41
Real estate loans secured by farmland.....	0.76	0.54	69	0.73	0.54	72	0.73	0.55	72	0.70	0.63	70	0.68	0.51	73
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	15.28	18.86	46	18.73	22.17	38	11.96	19.53	25	11.21	20.32	19	9.74	20.53	19
Loans to individuals	5.79	6.24	63	5.49	6.13	62	6.15	7.13	61	6.71	7.36	62	6.61	7.61	60
Credit card loans	0.87	0.53	80	0.89	0.65	77	1.14	0.81	76	1.41	1.02	79	1.43	1.12	80
Agricultural loans.....	0.64	0.34	78	0.72	0.32	80	0.72	0.37	79	0.73	0.46	77	0.62	0.33	80
Other loans and leases.....	3.20	8.75	27	3.11	9.09	29	3.63	9.85	34	4.65	9.66	38	6.28	10.32	44
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	534.84	391.81	79	580.41	381.27	86	628.82	391.26	90	531.94	379.80	71	517.18	366.85	69
Real estate loans secured by 1–4 family.....	169.46	126.06	74	194.98	125.03	79	223.29	138.18	79	194.20	137.84	73	189.21	138.55	73
Revolving	39.89	15.44	93	51.15	17.42	95	66.71	21.26	95	70.32	23.33	94	78.80	25.05	95
Closed-end.....	129.57	108.85	69	143.83	106.14	69	156.57	115.20	74	123.88	112.79	57	110.40	111.69	51
Commercial real estate loans	360	245.88	79	379.53	234.65	84	399.65	229.44	88	332.91	219.72	73	323.42	204.45	73
Construction and land development.....	33.29	35.95	50	33.01	35.62	52	38.99	34.95	58	27.80	35.36	48	26.55	32.91	50
1–4 family.....	6.14	7.42	56	6.18	6.34	57	7.31	6.61	61	4.44	7.04	51	4.19	6.16	51
Other.....	27.15	28.11	50	26.84	28.16	51	31.68	27.32	59	23.36	27.26	47	22.37	26.01	50
Multifamily.....	6.44	38.66	13	7.74	32.74	17	9.75	31.04	25	7.12	27.85	20	9.43	25.95	31
Nonfarm nonresidential	320.27	158.05	90	338.77	155.06	95	350.91	152.10	95	297.99	147.22	92	287.44	137.03	91
Owner-occupied.....	233.88	52.99	99	244.73	52.37	99	255.21	53.07	99	224.27	54.89	99	221.89	51.62	99
Other.....	86.39	102.54	38	94.04	100.54	45	95.70	97.41	49	73.72	91.80	43	65.55	84.09	43
Real estate loans secured by farmland.....	5.39	3.22	73	5.90	3.44	75	5.88	3.60	75	4.82	4.02	69	4.55	3.31	74
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	108.82	114.45	54	151.09	139.91	56	96.99	122.02	41	77.77	128.82	33	65.63	126.55	25
Loans to individuals	41.22	34.55	67	44.33	37.47	66	49.90	43.51	63	46.52	42.67	61	44.55	44.83	60
Credit card loans	6.22	2.77	82	7.17	3.30	81	9.22	4.34	79	9.77	5.31	82	9.63	5.73	79
Agricultural loans.....	4.53	1.86	81	5.83	1.88	83	5.85	2.18	82	5.03	2.72	80	4.17	1.88	81
Other loans and leases.....	22.82	51.06	31	25.05	49.54	32	29.48	52.44	37	32.22	51.79	40	42.35	52.78	47
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.30	30.07	26	16.71	27.32	24	17.81	26.45	32	15.67	24.79	29	15.07	23.09	33
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	137.48	195.33	33	134.80	183.76	34	144.44	178.57	39	108.64	167.93	34	101.53	156.17	37
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	371.36	252.85	78	379.53	240.85	84	399.65	236.10	88	332.91	225.98	73	323.42	210.40	71

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	16.98	11.47	76	11.29	11.17	58	5.78	7.63	54	6.35	7.80	63	6.37	8.69	57
Liquid assets	37.48	29.03	74	27.90	26.22	60	20.73	22.44	54	21.81	22.72	63	25.29	24.04	66
Investment securities	22.48	21.63	57	19.86	17.85	60	17.93	16.99	57	19.30	17.27	60	20.80	17.35	64
Net loans and leases	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66	67.85	62.73	54
Net loans, leases and standby letters of credit	55.58	59.49	37	65.69	62.48	54	72.36	64.84	68	71.83	65.07	63	68.07	63.89	50
Core deposits	87.17	75.71	97	85.62	70.67	98	84.22	63.09	98	85	62.13	98	83.56	61.26	96
Noncore funding	3.24	10.30	18	4.09	14.13	13	5.16	19.36	10	3.74	21.34	3	5.35	22.32	5
Time deposits of \$250K or more	0.99	1.58	36	1.31	2.11	35	2.06	2.94	38	1.52	2.89	27	1.18	2.57	27
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	1.01	1.23	61	1.28	1.47	62	1.11	1.94	53	1.54	1.97	59	1.71	2.23	55
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.01	0.54	71	1.28	0.54	75	1.11	0.48	66	1.54	0.54	74	1.71	0.73	70
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.14	1	43	0.02	1.24	24	0.90	3.01	29	0.11	3.67	10	0.26	3.96	14
Earning assets that reprice within 1 year	34.32	37.37	45	42.76	39.38	55	34.30	39.29	32	35.56	40.29	33	36.39	41.61	33
Interest-bearing liabilities that reprice within 1 year	3.36	6.39	31	4.26	8.20	27	7.40	10.19	34	4.96	10.01	24	4.91	8.46	28
Long-term debt that reprices within 1 year	0.12	0.26	68	0.16	0.47	63	0.24	0.96	57	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	30.84	29.65	51	38.34	29.11	69	26.66	26.63	45	30.60	27.38	53	31.48	29.77	48
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-17.94	-2.33	8	-8.70	3.20	13	-0.70	14.45	12	-2.99	16.62	6	-1.18	17.03	8
Net short-term noncore funding dependence	-19.71	-7.71	16	-11.23	-4.76	23	-2.39	3.38	25	-4.13	4.66	16	-4.17	4.83	19
Short-term investment / Short-term noncore funding	902.46	273.46	93	567	184.19	94	156.55	77.77	79	230.16	66.46	90	230.45	74.86	88
Liquid assets - short-term noncore funding / Nonliquid assets	56.95	36.68	77	35.93	28.18	69	21.50	16.97	70	24.37	16.04	76	30.15	18.16	77
Net loans and leases / Total deposits	62.82	72.79	28	75.27	79.43	36	83.42	90.31	31	82.63	90.08	27	80.04	90.14	25
Net loans and leases / Core deposits	63.54	78.25	22	76.43	88.34	26	85.65	103.93	22	84.21	105	17	81.20	105.65	14
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.14	0.12	13	0.56	1.57	37		0.72		0.49	-0.82	94	0	-0.31	67
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.27	-0.25	47	2.65	4.31	25	0.22	1.36	22	-1.44	-1.98	67	-1.49	-0.77	34
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02		0.01	0.02	63	0	0	20	0	-0.05	52		-0.08	
Percent of Investment Securities															
Held-to-maturity securities	29.05	14.28	75	28.37	11.38	78	0	12.67	14	31.97	16.19	73	0	15.76	21
Available-for-sale securities	70.21	83.77	25	70.70	87.23	19	98.85	85.40	71	66.68	81.88	24	100	84.24	78
U.S. Treasury securities	15.30	6.70	81	5.04	4.72	72	5.74	6.15	67	18.26	6.99	81	23.09	6.96	86
US agency securities (excluding mortgage-backed securities)	1.69	4.12	48	2.81	4.01	60	3.78	3.49	65	0.47	4.02	33	0.12	4.42	28
Municipal securities	0	8.22	6	0	9.83	7	1.66	7.75	32	0	9.16	6	0	9.31	5
Mortgage-backed securities	77.62	66.54	62	85.14	66.64	74	84.85	67.43	75	77.82	65.45	65	74.38	65.34	61
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	4.64	3.08	72	6.08	3.01	79	2.82	2.94	66	2.10	2.79	61	0.94	2.57	56
Mutual funds and equity securities	0.74	0.29	81	0.92	0.35	82	1.15	0.40	84	1.35	0.42	89	1.47	0.51	85
Debt securities 1 year or less	5.96	7.78	55	13.02	10.55	70	16.26	11.86	72	21.21	11.91	81	11.30	11.79	58
Debt securities 1 to 5 years	19.43	18.25	57	4.86	17.03	27	1.97	17.94	14	2.79	19.18	19	12.69	18.80	46
Debt securities over 5 years	73.86	71.11	43	81.19	69.86	62	80.62	66.02	62	74.65	64.73	54	74.54	64.73	53
Pledged securities	43.81	32.26	67	45.81	35.67	65	53.80	30.57	84	58.85	33.30	81	63.97	34.58	85
Structured notes, fair value	0	0.11	40	0.31	0.02	92	0.07	0.03	88	0.07	0.04	86	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	75.47	27.98	79	145.24	183.32	55	2.38	26.69	43	2.16	6.77	47	-19.56	19.19	16
Investment securities	32.13	31.36	57	38.91	23.62	76	4.50	11.75	45	-4.82	9.42	16	2.48	8.45	42
Core deposits	18.82	16.94	67	27.54	26.88	60	11.43	11.23	64	4.32	7.29	48	6.88	12.19	45
Noncore funding	-7.61	-14.79	63	-0.65	-12.18	65	55.07	6.59	90	-28.19	10.67	2	-25.12	5.59	15

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	13,011,154	12,098,417	10,682,378	10,054,711	9,629,365
Commit: Secured commercial real estate loans	1,903,623	1,565,869	1,350,900	1,184,086	1,022,714
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	2,433,456	2,305,542	2,125,211	2,158,395	2,313,076
Securities underwriting	0	0	0	0	0
Standby letters of credit	116,072	126,109	94,739	88,528	75,368
Commercial and similar letters of credit	576	3,710	4,862	7,939	6,161
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	168,736	267,931	146,929	96,079	109,762
Written options contracts (interest rate)	132,326	284,908	97,961	57,373	72,247
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	6,815	1,335	288	1,105	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.31	22.78	56	24.22	22.01	62	26.82	23.52	67	28.40	24.05	68	27.89	24.03	68
Standby letters of credit	0.20	0.65	19	0.25	0.71	25	0.24	0.84	23	0.25	0.92	22	0.22	0.96	17
Commercial and similar letters of credit	0	0.02	47	0.01	0.02	58	0.01	0.02	62	0.02	0.02	65	0.02	0.03	56
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	0.53	46.30	6	1.11	48.62	5	0.62	68.47	5	0.44	65.81	3	0.53	75.35	3
Interest rate contracts	0.52	32.46	6	1.11	34.36	6	0.61	47.31	6	0.43	43.84	5	0.53	53.66	4
Interest rate futures and forward contracts	0.29	3.25	53	0.54	6.21	44	0.37	10.67	44	0.27	11.40	48	0.32	13.82	47
Written options contracts (interest rate)	0.23	1.41	40	0.57	2.18	42	0.25	2.47	38	0.16	2.16	36	0.21	2.60	36
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	0	20.49	4	0	20.83	3	0	28.86	3	0	26.74	2	0	25.60	3
Foreign exchange contracts	0.01	6.30	55	0	6.01	51	0	10.12	45	0	10.92	44	0	9.40	18
Futures and forward foreign exchange contracts	0.01	3.78	58	0	3.47	51	0	5.23	46	0	5.22	47	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	39.59	44.98	54	38.29	42.82	62	40.08	45.53	61	41.08	44.93	63	42.38	46.60	58

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	307,877	554,174	245,178	154,557	182,009
Interest rate contracts	301,062	552,839	244,890	153,452	182,009
Foreign exchange contracts.....	6,815	1,335	288	1,105	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	175,551	269,266	147,217	97,184	109,762
Written options	132,326	284,908	97,961	57,373	72,247
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	132,326	284,908	97,961	57,373	72,247
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	307,877	554,174	245,178	154,557	182,009
Interest rate contracts	301,062	552,839	244,890	153,452	182,009
Foreign exchange contracts.....	6,815	1,335	288	1,105	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	175,551	269,266	147,217	97,184	109,762
One year or less	175,551	269,266	147,217	97,184	109,762
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	205	1,307	258	898	160
Gross positive fair value.....	3,425	9,568	1,994	1,065	1,330
Held for trading.....	0	0	0	0	0
Non-traded.....	3,425	9,568	1,994	1,065	1,330
Current credit exposure on risk-based capital derivative contracts	3,425	9,568	1,994	3	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	97.79	94.17	32	99.76	94.10	49	99.88	93.44	58	99.29	92.91	54	100	92.20	84
Foreign exchange contracts	2.21	3.47	71	0.24	3.49	56	0.12	3.20	46	0.71	3.39	53	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	57.02	11.16	92	48.59	14.05	88	60.04	13.49	93	62.88	12.78	94	60.31	13.23	93
Written options	42.98	6.28	96	51.41	8.18	96	39.96	5.91	96	37.12	6.60	95	39.69	6.68	96
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	42.98	5.96	96	51.41	7.73	97	39.96	5.10	96	37.12	5.49	95	39.69	5.27	96
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	0	74.26	3	0	68.76	3	0	69.75	2	0	70.34	2	0	68.94	2
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	97.79	56.71	63	99.76	53.82	73	99.88	52.22	76	99.29	50.60	73	100	51.23	89
Foreign exchange contracts	2.21	0.40	89	0.24	0.46	78	0.12	0.34	72	0.71	0.57	81	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	57.02	92.53	9	48.59	91.48	6	60.04	93.86	8	62.88	94.47	8	60.31	95.63	7
One year or less	57.02	27.56	79	48.59	32.05	72	60.04	32.17	75	62.88	32.51	80	60.31	31.96	79
Over 1 year to 5 years	0	27.01	5	0	27.06	3	0	30.45	4	0	31.16	4	0	31.85	4
Over 5 years	0	29.89	5	0	29.56	5	0	28.09	5	0	28.71	5	0	29.43	5
Gross negative fair value (absolute value)	0.07	0.98	9	0.24	1.55	11	0.11	0.83	10	0.58	0.72	43	0.09	0.69	8
Gross positive fair value	1.11	1.34	40	1.73	2.23	42	0.81	1.19	35	0.69	0.85	38	0.73	0.71	54
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	6	0	0.07	7	0	0.06	7	0	0.06	7	0	0.06	5
Gross positive fair value (X)	0	0.05	10	0	0.09	10	0	0.07	9	0	0.06	6	0	0.06	9
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	23	0	0.02	30	0	0.01	28	0	0.01	17	0	0.01	25
Current credit exposure (X)	0	0.04	17	0	0.06	17	0	0.05	13	0	0.04	8	0	0.04	5
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.46	17	0.03	0.85	18	0.01	0.73	13	0	0.53	8	0	0.53	5

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	224,314	225,141	223,712	221,893	218,795
Gross losses	35,422	45,105	43,027	39,671	36,682
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	26,436	22,657	13,015	13,022	14,088
Net losses	8,986	22,448	30,012	26,649	22,594
Provision for loan and lease losses	-36,835	58,352	31,441	28,468	25,692
Adjustments	0	-36,731	0	0	0
Ending balance	178,493	224,314	225,141	223,712	221,893
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.07	-0.09	51	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35	0.07	0.16	28
Provision for loan and lease losses / Average loans and leases	-0.11	-0.16	50	0.18	0.82	4	0.12	0.24	35	0.12	0.24	31	0.11	0.28	26
Provision for loan and lease losses / Net loan and lease losses	-409.92	-105.48	18	259.94	487.86	37	104.76	130.58	40	106.83	134.68	45	113.71	143.18	45
Allowance for loan and lease losses / Total loans and leases not held for sale	0.55	1.23	9	0.68	1.58	8	0.78	0.83	46	0.88	0.90	48	0.94	0.98	47
Allowance for loan and lease losses / Total loans and leases	0.55	1.20	9	0.68	1.55	8	0.78	0.81	48	0.87	0.89	49	0.94	0.96	48
Allowance for loan and lease losses / Net loans and leases losses (X)	19.86	21.39	64	9.99	11.58	62	7.50	8.03	67	8.39	7.54	69	9.82	8.39	73
Allowance for loan and lease losses / Nonaccrual assets	148.37	364.13	15	117.15	299.17	14	185.01	218.72	60	260.67	214.03	72	238.19	178.03	76
ALLL / 90+ days past due + nonaccrual loans and leases	140.29	287.08	23	113.67	244.34	19	150.86	151.73	63	177.93	160.51	68	143.27	136.22	64
Gross loan and lease losses / Average loans and leases	0.11	0.19	38	0.14	0.34	31	0.16	0.28	37	0.16	0.30	36	0.16	0.33	33
Recoveries / Average loans and leases	0.08	0.08	56	0.07	0.07	58	0.05	0.08	40	0.05	0.09	38	0.06	0.09	39
Net losses / Average loans and leases	0.03	0.11	29	0.07	0.27	24	0.11	0.21	43	0.11	0.22	41	0.10	0.24	35
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	58.61	34.67	83	52.66	33.98	81	32.81	36.22	56	35.50	41.30	54	46.65	33.49	75
Earnings coverage of net loan and lease losses (X)	73.98	39.72	77	30.12	22.91	74	20.77	24.40	61	19.97	21.75	62	25.20	19.67	72
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	0.02	17	0.01	0.04	31	0.01	0.01	54	0.01	0.02	56	0	0.02	30
Real estate loans secured by 1-4 family	-0.04	-0.02	24	-0.01	0.01	31	0.03	0.01	70	0.04	0.01	71	0.03	0.03	50
Revolving	-0.09	-0.07	24	-0.02	0.01	30	0.06	0.02	69	0.07	0.03	64	0.04	0.09	46
Closed-end	-0.03	-0.01	28	0	0	39	0.01	0	65	0.02	0.01	70	0.02	0.02	58
Commercial real estate loans	-0.02	0.04	9	0.01	0.07	35	0	0.01	50	0	0.01	39	-0.02	0.01	18
Construction and land development	-0.08	0	10	-0.04	0	17	-0.01	-0.01	38	-0.02	-0.03	39	0.01	-0.02	76
1-4 family	0.01	0	89	0	0	34	0	0	55	0	-0.01	41	0	0	62
Other	-0.09	0	7	-0.04	0	13	-0.01	-0.01	33	-0.02	-0.02	35	0.01	-0.01	80
Multifamily	0.46	0.01	98	0	0	84	0	0	56	-0.06	0	10	0	-0.01	27
Nonfarm nonresidential	-0.02	0.05	7	0.02	0.11	32	0	0.02	49	0	0.02	43	-0.02	0.03	14
Owner-occupied	0	0.01	20	0.01	0.02	58	0	0.01	31	0.01	0.01	59	-0.02	0.01	2
Other	-0.02	0.04	6	0.01	0.08	38	0	0.01	61	0	0.01	23	0	0.01	53
Real estate loans secured by farmland	-0.01	0	18	-0.01	0.02	10	-0.01	0.01	13	0.04	0	83	0	0.01	19
Commercial and industrial loans	0.16	0.17	56	0.13	0.47	25	0.27	0.37	46	0.16	0.31	39	0.30	0.39	52
Loans to individuals	0.40	0.71	38	0.75	1.13	50	1	1.17	54	1.02	1.16	55	0.91	1.25	48
Credit card loans	1.13	1.84	23	2.38	2.92	34	3	3.11	43	2.88	2.92	39	2.25	2.92	32
Agricultural loans	-0.02	0.02	19	0.08	0.19	68	0.05	0.08	70	-0.02	0.15	14	0.12	0.18	70
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.07	0.10	5	-0.06	0.15	3	0.03	0.15	46	0.16	0.14	68	0.09	0.15	53

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	68,501		126,320		165,859		117,024		115,677						
90+ days past due loans and leases	6,925		5,862		27,548		39,908		61,718						
Nonaccrual loans and leases	120,306		191,483		121,689		85,822		93,158						
Total past due and nonaccrual loans and leases	195,732		323,665		315,096		242,754		270,553						
Restructured 30–89 days past due	3,459		5,390		8,817		4,031		6,940						
Restructured 90+ days past due	66		39		2,738		2,160		2,077						
Restructured nonaccrual	47,331		50,404		41,378		29,038		34,099						
Total restructured loans and leases	50,856		55,833		52,933		35,229		43,116						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	136,922		141,292		103,496		101,487		102,468						
Other real estate owned	39,328		50,890		46,591		48,030		51,097						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.21	0.32	40	0.38	0.39	59	0.57	0.43	76	0.46	0.44	61	0.49	0.47	60
90+ days past due loans and leases	0.02	0.10	48	0.02	0.12	41	0.10	0.15	61	0.16	0.17	68	0.26	0.20	72
Nonaccrual loans and leases	0.37	0.46	41	0.58	0.66	51	0.42	0.51	42	0.34	0.54	26	0.39	0.63	26
90+ days past due and nonaccrual loans and leases	0.39	0.62	34	0.60	0.85	37	0.52	0.71	39	0.49	0.75	31	0.65	0.88	38
30–89 days past due restructured	0.01	0.01	76	0.02	0.01	75	0.03	0.01	78	0.02	0.02	66	0.03	0.02	76
90+ days past due restructured	0	0	64	0	0.01	59	0.01	0.01	80	0.01	0.01	79	0.01	0.01	81
Nonaccrual restructured	0.15	0.10	71	0.15	0.13	65	0.14	0.14	60	0.11	0.16	44	0.14	0.20	42
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.21	0.32	40	0.38	0.40	59	0.57	0.43	76	0.46	0.44	61	0.49	0.47	60
90+ days past due assets	0.02	0.10	48	0.02	0.12	40	0.10	0.15	60	0.16	0.18	68	0.26	0.20	72
Nonaccrual assets	0.37	0.47	41	0.58	0.67	50	0.42	0.53	42	0.34	0.57	26	0.39	0.64	26
30+ days past due and nonaccrual assets	0.60	0.97	32	0.98	1.29	45	1.09	1.19	57	0.95	1.26	42	1.14	1.39	44
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.22	0.36	29	0.40	0.52	40	0.37	0.44	49	0.36	0.48	36	0.45	0.54	38
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.37	41	0.50	0.55	49	0.49	0.48	57	0.49	0.52	50	0.60	0.59	52
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.41	70	0.78	0.60	71	0.71	0.53	71	0.68	0.60	60	0.74	0.72	50
Allowance for loan and lease losses	168.12	62.64	90	173.46	66.66	92	125.85	115.41	67	107.96	118.28	50	115.25	129.01	47
Equity capital + allowance for loan and lease losses	6.10	3.60	83	8.74	4.97	86	7.43	4.28	81	6.51	4.79	73	7.19	5.78	70
Tier 1 capital + allowance for loan and lease losses	6.58	4.30	77	9.54	6.05	83	7.94	5.65	76	6.55	6.16	56	7.29	7.35	48
Loans and leases + other real estate owned	0.92	0.71	70	1.18	0.97	73	0.98	0.85	62	0.94	0.96	54	1.08	1.15	45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.20	0.26	45	0.40	0.39	60	0.57	0.38	80	0.47	0.42	67	0.51	0.44	63
	90+ days past due		0.02	0.12	58	0.02	0.16	49	0.10	0.16	65	0.18	0.22	70	0.32	0.26	75
	Nonaccrual.....		0.40	0.52	45	0.74	0.76	60	0.49	0.46	60	0.40	0.57	41	0.47	0.69	40
Commercial and industrial	30–89 days past due		0.14	0.24	46	0.18	0.23	53	0.42	0.31	73	0.30	0.30	60	0.35	0.32	63
	90+ days past due		0.01	0.04	50	0.01	0.03	52	0.06	0.05	69	0.05	0.05	68	0.05	0.05	69
	Nonaccrual.....		0.30	0.57	34	0.12	0.75	11	0.18	0.83	18	0.12	0.76	10	0.11	0.93	14
Individuals	30–89 days past due		0.55	0.63	50	0.71	0.83	47	0.78	0.83	46	0.79	0.84	42	0.73	0.97	39
	90+ days past due		0.05	0.09	57	0.07	0.14	51	0.12	0.17	61	0.12	0.16	64	0.14	0.19	62
	Nonaccrual.....		0.20	0.17	64	0.22	0.28	58	0.17	0.17	58	0.17	0.23	55	0.13	0.24	50
Depository institution loans	30–89 days past due			0.01			0			0			0				0
	90+ days past due			0			0			0			0				0.05
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due		0.10	0.07	72	0.06	0.17	63	0.34	0.24	71	0.23	0.17	75	0.04	0.17	56
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0.12	0.70	61	0.24	0.49	60	0.49	0.67	66	0.08	0.75	50	0.19	0.96	48
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0.09	0.12	64	0.61	0.18	86	0.75	0.20	89	0.20	0.17	68	0.22	0.20	71
	90+ days past due		0	0.01	34	0	0.01	33	0.03	0.01	85	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.32	0.09	86	0.40	0.15	81	0.15	0.13	71	0.12	0.14	63	0.15	0.10	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.33	0.46	44	0.81	0.65	73	1.08	0.67	82	0.88	0.71	68	0.95	0.74	69
	90+ days past due	0	0.24	36	0	0.33	33	0.16	0.31	71	0.31	0.46	72	0.47	0.49	75
	Nonaccrual	0.93	0.71	75	1.47	0.89	80	0.86	0.73	67	0.86	0.86	59	0.89	0.97	57
Revolving	30–89 days past due	0.33	0.28	60	0.65	0.48	69	0.48	0.45	53	0.66	0.50	69	0.64	0.61	66
	90+ days past due	0	0.02	35	0	0.03	30	0.08	0.05	78	0.17	0.05	84	0.16	0.07	83
	Nonaccrual	1	1.18	70	1.23	1.13	69	0.95	1	67	0.99	1.17	66	0.72	1.17	50
Closed-end	30–89 days past due	0.33	0.49	46	0.86	0.65	74	1.34	0.70	85	1	0.75	73	1.16	0.79	77
	90+ days past due	0	0.26	37	0	0.38	34	0.20	0.35	71	0.39	0.53	73	0.69	0.57	76
Junior lien	30–89 days past due	0.91	0.67	71	1.56	0.87	82	0.82	0.70	63	0.79	0.84	53	1.01	0.96	59
	Nonaccrual	0.01	0.01	42	0.03	0.02	78	0.07	0.02	88	0.07	0.03	84	0.07	0.03	83
	90+ days past due	0	0	36	0	0	32	0.02	0	93	0.04	0	93	0.03	0	95
	Nonaccrual	0.14	0.03	92	0.22	0.04	96	0.05	0.04	61	0.06	0.06	63	0.03	0.07	40
Commercial real estate	30–89 days past due	0.14	0.15	63	0.20	0.26	57	0.30	0.18	79	0.24	0.17	70	0.26	0.18	71
	90+ days past due	0.03	0.01	89	0.03	0.02	78	0.07	0.03	75	0.11	0.03	84	0.24	0.04	93
	Nonaccrual	0.16	0.38	28	0.38	0.62	42	0.29	0.23	69	0.13	0.28	31	0.23	0.34	42
Construction and development	30–89 days past due	0.07	0.17	59	0.19	0.28	57	0.51	0.28	75	0.19	0.21	58	0.99	0.23	92
	90+ days past due	0	0.01	38	0	0.01	35	0.12	0.02	92	0.12	0.02	88	0.38	0.03	98
	Nonaccrual	0.23	0.20	74	0.51	0.41	76	0.51	0.20	86	0.24	0.19	69	0.33	0.24	73
1–4 family	30–89 days past due	0	0.02	30	0.03	0.03	70	0.06	0.06	67	0.02	0.06	59	0.74	0.07	97
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0.17	0.02	94	0.14	0.02	92	0	0.03	28
Other	30–89 days past due	0.07	0.13	71	0.16	0.22	64	0.45	0.20	79	0.16	0.13	69	0.25	0.13	78
	90+ days past due	0	0	41	0	0	40	0.12	0.01	95	0.12	0.02	90	0.38	0.02	99
	Nonaccrual	0.23	0.16	78	0.51	0.35	78	0.35	0.17	85	0.11	0.15	59	0.33	0.18	78
Multifamily	30–89 days past due	0.12	0.07	75	0.11	0.09	72	0.32	0.08	88	0	0.10	18	0	0.07	44
	90+ days past due	0	0	46	0.05	0	95	0.25	0	96	0.28	0.01	96	0.14	0.01	95
	Nonaccrual	0.51	0.17	82	0.13	0.11	69	0.20	0.05	87	0.02	0.08	54	0.04	0.10	46
Nonfarm non-residential	30–89 days past due	0.15	0.13	70	0.21	0.23	59	0.27	0.14	80	0.25	0.17	72	0.21	0.17	60
	90+ days past due	0.04	0.01	90	0.03	0.02	79	0.06	0.03	76	0.11	0.03	85	0.23	0.04	90
	Nonaccrual	0.15	0.45	22	0.37	0.80	32	0.27	0.28	56	0.12	0.30	28	0.23	0.38	40
Owner Occupied	30–89 days past due	0.13	0.04	87	0.10	0.07	69	0.20	0.07	91	0.19	0.09	80	0.14	0.07	75
	90+ days past due	0.04	0	93	0.03	0	89	0.05	0.01	85	0.06	0.01	87	0.14	0.02	94
	Nonaccrual	0.11	0.17	42	0.29	0.27	56	0.21	0.16	64	0.10	0.17	39	0.20	0.21	52
Other	30–89 days past due	0.02	0.08	53	0.11	0.14	59	0.07	0.07	65	0.06	0.07	60	0.06	0.09	52
	90+ days past due	0	0	77	0	0.01	68	0.01	0.01	70	0.05	0.01	87	0.08	0.02	87
	Nonaccrual	0.03	0.23	28	0.09	0.44	28	0.06	0.10	51	0.02	0.13	26	0.03	0.14	30
Farmland	30–89 days past due	0.26	0.10	81	0.15	0.11	75	0.11	0.23	58	0.10	0.25	53	0.14	0.27	58
	90+ days past due	0	0	45	0	0	45	0	0.01	85	0.13	0.01	91	0.20	0.06	84
	Nonaccrual	0.02	0.69	46	0.02	1.13	39	0	0.84	39	0.18	1.23	48	0.50	1.07	58
Credit card	30–89 days past due	0.85	0.81	52	1.06	0.95	56	1.25	1.19	50	1.35	1.22	57	1.23	1.08	53
	90+ days past due	0.34	0.45	43	0.41	0.63	37	0.65	0.78	40	0.58	0.73	40	0.54	0.75	40
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	9,816	9,816	54,710	505,590	670,928											
Retained earnings	4,377,712	3,867,252	3,658,197	3,218,551	2,785,430											
Accumulated other comprehensive income (AOCI)	9,776	12,263	-126,723	-235,187	-122,294											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	4,397,304	3,889,331	3,586,184	3,488,954	3,334,064											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	347,014	360,919	368,603	260,835	168,995											
Accumulated other comprehensive income-related adjustments	9,775	12,263	-126,724	-235,188	-122,295											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	4,040,515	3,516,149	3,344,305	3,463,307	3,287,364											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	4,040,515	3,516,149	3,344,305	3,463,307	3,287,364											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	339,937	339,937	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	339,937	339,937	0	0	0											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	339,937	339,937	0	0	0											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	478,500	504,500	161,000	138,500	116,500											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	182,734	216,626	226,196	224,819	222,925											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	661,234	721,126	387,196	363,319	339,425											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	661,234	721,126	387,196	363,319	339,425											
Exited advanced approach tier 2 capital																
Total capital	5,041,686	4,577,212	3,731,501	3,826,626	3,626,789											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	58,096,551	49,448,146	38,318,696	35,715,125	34,899,259											
Less: Deductions from common equity tier 1 capital	347,014	360,919	368,603	260,835	168,995											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	57,749,537	49,087,227	37,950,093	35,454,290	34,730,264											
Total risk-weighted assets	35,133,847	33,144,151	30,798,479	27,344,928	25,528,286											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	11.50	12.37	38	10.61	12.35	26	10.86	12.11	29	12.67	12.09	69	12.88	12.16	71	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45	
Tier 1 capital, column A	12.47	13.11	42	11.63	13.08	26	10.86	12.78	20	12.67	12.85	56	12.88	12.95	56	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45	
Total capital, column A	14.35	14.91	48	13.81	15.23	27	12.12	14.36	10	13.99	14.45	52	14.21	14.63	51	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45	
Tier 1 leverage	7.59	8.98	16	7.86	9.13	12	8.81	9.76	26	9.77	9.71	52	9.47	9.53	53	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		17,401			16,512			14,429			14,046			13,467		5.38	37.74
Other insurance activities income		17,401			16,512			14,429			14,046			13,467		5.38	37.74
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		115,991			114,259			113,423			47,140			26,814		1.52	337.49

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0.86	0.36	81	0.86	0.41	79	0.78	0.47	77	0.81	0.47	79	0.80	0.55	75			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.54	12	16	2.80	11.03	21	3.18	11.51	22	1.28	10.22	17	0.76	9.84	19			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	14,364	5,031	7,150	4,334	2,794
Real estate loans.....	14,364	5,031	7,150	4,334	2,794
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	14,364	5,031	7,150	4,334	2,794
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	185.51	6.83	94	-29.64	-2.40	15	64.97	22.48	87	55.12	7.24	88	414.55	21.19	93
Total selected assets.....	185.51	9.48	93	-29.64	2.04	15	64.97	12.40	89	55.12	3.24	91	414.55	21.86	94
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.06	0.06	0.06	0	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	173,104	229,692	149,842	243,109	50,424	-24.64	92.22
Dividends	173,091	229,685	149,819	242,910	50,424	-24.64	92.21
Interest	13	7	23	199	0	85.71	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	66	91	140	133	0	-27.47	
Dividends	0	0	0	0	0		
Interest	66	91	140	133	0	-27.47	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	173,170	229,783	149,982	243,242	50,424	-24.64	92.29
Securities gains (losses)	0	0	20	-2	8,003		-100.00
Other operating income	1,999	4,428	1,400	1,366	1,295	-54.86	101.11
Total operating income	175,169	234,211	151,402	244,606	59,722	-25.21	74.31
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	13,565	12,062	1,400	541	1,200	12.46	1030.42
Other expenses	14,289	17,922	15,283	15,727	10,435	-20.27	35.98
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	27,854	29,984	16,683	16,268	11,635	-7.10	137.91
Income (loss) before taxes	181,396	233,622	155,344	220,728	48,087	-22.35	104.30
Applicable income taxes (credit)	2,089	879	892	-5,184	-5,395	137.66	
Extraordinary items					0		
Income before undistributed income of subsidiaries	179,307	232,743	154,452	225,912	53,482	-22.96	100.30
Equity in undistributed income of subsidiaries	368,152	258,980	302,919	174,401	270,270	42.15	170.77
Bank subsidiaries	368,155	259,295	302,903	173,674	270,016	41.98	171.29
Nonbank subsidiaries	-3	-315	16	727	254		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	547,459	491,723	457,371	400,313	323,752	11.33	142.79
Memoranda							
Bank net income	541,246	488,980	452,722	416,584	320,440	10.69	139.74
Nonbank net income	-3	-315	16	727	254		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,987,350	93.93	4,622,461	95.92	3,763,947	96.38	3,415,106	3,203,495	7.89	70.10
Common and preferred stock		4,987,350	93.93	4,621,675	95.90	3,763,947	96.38	3,314,292	3,203,491	7.91	70.10
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	100,000	0		
Other receivables		0	0	786	0.02	0	0	814	4	-100.00	
Investment in nonbank subsidiaries		3,238	0.06	3,242	0.07	3,556	0.09	41,859	41,165	-0.12	-92.12
Common and preferred stock		3,237	0.06	3,241	0.07	3,555	0.09	41,830	41,165	-0.12	-92.12
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		1	0	1	0	1	0	29	0	0.00	
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0				
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0				
Other receivables		0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		97,528	1.84	93,690	1.94	85,348	2.19	99,055	117,513	4.10	2.06
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		173,662	3.27	49,658	1.03	4,514	0.12	6,813	45,411	249.72	1997.87
Cash and due from unrelated depository institution		5,773	0.11	1,665	0.03	2,606	0.07	760	14,476	246.73	-77.93
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		41,240	0.78	41,240	0.86	41,240	1.06	41,240	41,240	0.00	0.00
Other assets		633	0.01	7,351	0.15	3,923	0.10	1,541	5,434	-91.39	-65.56
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		5,309,424	100.00	4,819,307	100.00	3,905,134	100.00	3,606,374	3,468,734	10.17	68.76
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		67,825	1.28	0	0	40,277	1.03	0	0		
Borrowings with maturity over 1 year		0	0	82,125	1.70	96,425	2.47	0	0	-100.00	
Subordinated notes and debentures		347,371	6.54	346,541	7.19	0	0	0	15,000	0.24	2215.81
Other liabilities		8,190	0.15	9,539	0.20	9,858	0.25	11,527	11,463	-14.14	79.88
Balance due to subsidiaries and related institutions		148,797	2.80	151,834	3.15	172,390	4.41	105,893	108,207	-2.00	30.28
Total liabilities		572,183	10.78	590,039	12.24	318,950	8.17	117,420	134,670	-3.03	327.76
Equity Capital		4,737,241	89.22	4,229,268	87.76	3,586,184	91.83	3,488,954	3,334,064	12.01	57.26
Perpetual preferred stock (income surplus)		339,937	6.40	339,937	7.05	0	0	0	0	0.00	
Common stock		9,816	0.18	9,816	0.20	10,629	0.27	11,628	12,010	0.00	-18.27
Common surplus		0	0	0	0	44,081	1.13	493,962	658,918	-100.00	
Retained earnings		4,377,712	82.45	3,867,252	80.24	3,658,197	93.68	3,218,551	2,785,430	13.20	76.76
Accumulated other comprehensive income		9,776	0.18	12,263	0.25	-126,723	-3.25	-235,187	-122,294	-20.28	
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		5,309,424	100.00	4,819,307	100.00	3,905,134	100.00	3,606,374	3,468,734	10.17	68.76
Memoranda											
Loans and advances from bank subsidiaries		40,000	0.75	46,000	0.95	65,000	1.66	0	0	-13.04	
Loans and advances from nonbank subsidiaries		105,942	2	105,809	2.20	105,677	2.71	105,546	107,479	0.13	-5.29
Notes payable to subsidiaries that issued TPS		105,942	2	105,809	2.20	105,677	2.71	105,546	107,479	0.13	-5.29
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	15,000		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Profitability																
Net income / Average equity capital	12.27	11.94	60	12.44	7.29	88	12.88	9.68	84	11.69	10.40	66	10.09	7.61	75	
Bank net income / Average equity investment in banks	11.29	11.80	51	11.41	7.45	80	12.81	10.51	77	12.63	11.19	67	10.30	8.74	68	
Nonbank net income / Average equity investment in nonbanks	-0.09	13.12	10	-9.53	9.75	3	0.08	7.89	21	1.75	7.10	33	0.62	4.73	31	
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82		
Bank net income / Parent net income	98.87	96.79	31	99.44	88.16	29	98.98	82.22	32	104.06	82.56	63	98.98	80.64	39	
Nonbank net income / Parent net income		3.40			3.59			0	5.93	21	0.18	3.78	41	0.08	7.76	31
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97		
Leverage																
Total liabilities / Equity capital	12.08	16.81	49	13.95	20.06	51	8.89	20.43	39	3.37	20.88	18	4.04	19.94	21	
Total debt / Equity capital	8.76	11.71	52	10.14	14.41	55	3.81	14.31	34	0	14.69	15	0.45	13.95	32	
Total debt + notes payable to subs that issued TPS / Equity capital	11	13.63	48	12.64	16.67	51	6.76	16.36	34	3.03	17.10	21	3.67	16.10	25	
Total debt + Loans guaranteed for affiliate / Equity capital	8.76	11.77	51	10.14	14.68	54	3.81	14.56	34	0	15.14	15	0.45	14.35	32	
Total debt / Equity capital – excess over fair value	8.76	11.81	52	10.14	14.52	55	3.81	14.51	34	0	14.81	15	0.45	14.10	32	
Long-term debt / Equity capital	7.33	10.95	50	10.14	13.56	55	2.69	13.04	34	0	13.37	15	0.45	12.69	33	
Short-term debt / Equity capital	1.43	0.57	81	0	0.77	38	1.12	1.02	80	0	1.14	37	0	1.07	36	
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0.45	0.27	85	
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38	
Long-term debt / Consolidated long-term debt	31.25	39.86	37	34.62	34.67	50	18.31	28.44	40	0	28.63	14	1.69	26.93	34	
Double Leverage																
Equity investment in subs / Equity capital	105.35	103.22	67	109.35	102.81	84	105.06	103.22	60	96.19	103.10	15	97.32	102.10	22	
Total investment in subs / Equity capital	105.35	108.40	54	109.37	110.16	70	105.06	111.07	46	99.08	112.48	13	97.32	111.30	12	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.46	0.29	67	0.80	0.47	68	0.40	0.36	56	-0.33	0.35	16	-0.28	0.52	24	
Equity investment in subs – equity cap / Net income-div (X)	0.50	1.05	40	0.86	1.82	34	0.41	1.22	26		1.22			2.64		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	266.88	152.85	87	384.19	136.59	96	437.43	177.68	93	745.40	162.34	97	244.36	141.81	88	
Cash from ops + noncash items + op expense / Op expense + dividend	264.93	154.48	86	381.45	147.24	95	422.97	190.27	91	736.41	174.91	97	253.90	148.20	87	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	259.76	98.54	96	159.19	134.08	73	98.82	116.34	28	-49	103.19	3	192.22	92.33	90	
Pretax operating income + interest expense / Interest expense	1,437.24	1,835.33	53	2,036.84	2,016.32	75	11,196	1,968.54	94	40,900	2,898.75	95	4,107.25	1,909.25	83	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,241	1,770.77	51	1,635.17	1,539.23	75	2,602.32	1,632.83	78	4,439.06	1,369.37	92	1,112.14	1,547.94	60	
Dividends + interest from subsidiaries / Interest expense + dividends	342.48	174.12	89	536.73	150.43	95	784.22	210.80	96	1,367.76	188.90	98	311.01	172.51	85	
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30	
Net income / Current part of long-term debt + preferred dividends (X)	29.52	47.61	65	34.97	35.64	74		57.11			33.93		21.58	24.63	55	
Other Ratios																
Net assets that reprice within 1 year / Total assets	-3.31	3.44	7	-2.66	3.85	8	-5.17	2.64	7	0	2.61	28	0.29	3.24	34	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.17			0.10			0.04			0.24			0.10		
Nonaccrual		0.92			1.03			0.54			6.54			7.38		
Total		1.09			1.13			0.58			6.78			7.48		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	1.76	33	0	2.66	28	0	5.62	26	0.11	5.50	42	0.11	5.68	42	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35	

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	20.63	66.37	13	13.21	81.10	6	11.48	57.84	6	7.63	57.26	5	28.07	68.72	18
Dividends declared / Net income	6.76	28.27	12	6.25	42.29	12	3.88	33.08	10	4.31	27.33	13	4.64	31.29	16
Net income – dividends / Average equity.....	11.44	8.62	76	11.66	4.14	92	12.38	6.46	93	11.19	7.33	88	9.62	5.03	90
Percent of Dividends Paid															
Dividends from bank subsidiaries	467.83	155.92	91	746.94	132.17	97	845.24	178.13	95	1,408.75	157.73	99	335.87	130.71	91
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	467.83	203.53	87	746.94	174.85	97	845.24	260.40	92	1,408.75	215.26	98	335.87	196.35	82
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	31.98	45.96	32	46.97	60.28	39	33.09	66.55	22	58.31	60.71	50	15.74	59	15
Interest income from bank subsidiaries.....	0	0.11	54	0	0.36	42	0.01	0.54	42	0.05	0.52	57	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	31.98	51.33	30	46.97	62.88	38	33.10	69.36	20	58.36	63.43	46	15.74	62.82	14
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39		0	82.95	12	0	51.40	17	0	102.35	13
Interest income from nonbank subsidiaries.....		2.44			7.38		875	20.25	98	18.29	18.56	72	0	8.11	24
Management and service fees from nonbank subsidiaries		0.37			0.86		0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....		0.07			0.16		0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries		87.22			79.84		875	150.41	94	18.29	99.33	27	0	165.35	4
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.81	74.16	64	98.07	69.76	68	98.95	67.32	74	99.31	65.18	76	84.43	59.17	51
Interest income from bank subsidiaries.....	0.01	0.23	52	0	0.63	40	0.02	0.80	41	0.08	0.92	56	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	98.82	83.13	55	98.07	82.20	53	98.97	78.80	62	99.39	74.20	64	84.43	69.23	38
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0.04	0.18	78	0.04	0.73	73	0.09	1.19	68	0.05	2.32	64	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.04	4.67	34	0.04	4.70	37	0.09	7.29	32	0.05	7.64	30	0	9.99	11
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....	215.17	158.10	71		135.13		423.76	83.37	94		87.87			83.68	
Loans and advances from subsidiaries / Total debt	35.15	26.38	67	35.41	27.08	66	124.85	28.33	93		26.53		716.53	39.18	96